

DEBTOR: Haitham Sadeq and Rola Sabbagh CASE NUMBER: 14-13504-RGM

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF ALEXANDRIA/DISTRICT OF COLUMBIA DIVISIONS
MONTHLY OPERATING REPORT
CHAPTER 11
INDIVIDUAL DEBTORS

Form 3
COVER SHEET AND QUESTIONNAIRE

For Period Ended: January 2015

THIS REPORT MUST BE FILED WITH THE COURT 15 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

| Report/Document Attached | Previously Waived | REQUIRED REPORTS/DOCUMENTS |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 1 Cash Flow Statement (Page 2) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 2 Cash Reconciliation(s) and Narrative (Page 3) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 3 Cash Receipts Detail (Page 4) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 4 Cash Disbursements Detail (Page 5) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 5 Receipts and Disbursements Recap Case to Date (Page 6) |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 6 Bank Statements for All Bank Accounts (remember to redact all but last four digits of bank account number) |

QUESTIONNAIRE

Please answer the questions below for the month being reported:

1. Did you deposit all receipts into your DIP account this month?
2. Are all insurance policies current and in effect?
3. Have all taxes been timely filed and paid?
4. Did you pay all your bills on time this month?
5. Are you current on U.S. Trustee quarterly fees payments?
6. Did you borrow money from anyone this month?
7. Did you paid any bills you owed before you filed for bankruptcy?
8. Do you have any bank accounts open other than the DIP account?

Yes

No

X

X

X

X

X

X

X

X

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 2/12/2015

Signature (Debtor):

Print name:

Haitham Sadeq

Signature (Co-Debtor, if one):

Print name:

Rola Sabbagh

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NUMBER: 14-13504-RGM

CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)

Month Reporting:

January 2015

CASH FLOW SUMMARY (SEE NOTE A)

| | |
|---|-----------------------------|
| 1. Beginning Cash Balance | \$ <u>1,494.04 (1)</u> |
| 2. Cash Receipts | |
| Wages | <u>7,970.50</u> |
| Sole Proprietorship Revenues | <u> </u> |
| Draws from owned entities other than Sole Prop | <u>0.00</u> |
| Rental Income | <u>3,900.00</u> |
| Other <u>Rent from Nada Apartment</u> | <u>1,850.00</u> |
| Other <u>Gift from Relative</u> | <u>5,000.00</u> |
| Other <u>Refund - Return</u> | <u>75.00</u> |
| Other <u> </u> | <u>0.00</u> |
| Other <u> </u> | <u>0.00</u> |
| Total Cash Receipts | \$ <u>18,795.50</u> |
| 3. Cash Disbursements | |
| Rent or home mortgage payment | \$ <u>12,280.30</u> |
| Utilities and Telephone Expenses | <u>175.13</u> |
| Home maintenance (repairs/upkeep) | <u>71.38</u> |
| Food / Groceries | <u>779.45</u> |
| Insurance payments | <u>60.00</u> |
| Installment payments (including auto) | <u>478.91</u> |
| Transportation (not including car payments) | <u>0.00</u> |
| Legal / Professional Fees / U.S. Trustee Fees | <u>650.00</u> |
| Sole Proprietorship Expenses | <u> </u> |
| Rental property expenses / repairs | <u> </u> |
| Other <u>Education Expenses / Tuitions / Housing</u> | <u>1,268.27</u> |
| Other <u>Clothing</u> | <u>0.00</u> |
| Other <u>Healthcare/ Prescriptions / Doctors</u> | <u>114.89</u> |
| Other <u>Personal Care / Fitness</u> | <u>371.99</u> |
| Other <u>Pass Through Rent to Nada Apartment</u> | <u>3,700.00</u> |
| Other <u>Bank Service Fee</u> | <u>15.00</u> |
| Miscellaneous | <u>75.00</u> |
| Total Cash Disbursements | \$ <u>20,040.32</u> |
| 4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements) | <u>-1,244.82</u> |
| 5. Ending Cash Balance | \$ <u>249.22</u> |

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

| | |
|---|------------------|
| Total Disbursements for the Month (from above) | 20,040.32 |
| Less: Transfers between bank accounts | |
| Add: Any amounts paid on behalf of the debtor by others | |
| Disbursements for U.S. Trustee Fee Calculation | 20,040.32 |

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

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(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: Haitham Sadeq and Rola Sabbagh

Case Number: 14-13504-RGM

BANK RECONCILIATIONS

| | | | | | |
|--|---------------------|----------------|----------------|----------------|----------------|
| Month ending: | January 2015 | Acct #1 | Acct #2 | Acct #3 | Acct #4 |
| Name of Bank: | | Wells Fargo | | | |
| Last four digits of account | | 7805 | | | |
| Purpose of Acct (Personal or Business) | | Personal | | | |
| Type of account (Checking or Savings) | | Checking | | | |
| Balance per Bank Statement | | 1,494.04 | | | |
| ADD: Deposits not credited (attach list) | | 18,795.50 | | | |
| SUBTRACT: Outstanding check (attach list) | | 20,040.32 | | | |
| Other reconciling items (attach list) | | | | | |
| Month end Balance (Must agree with books) | | 249.22 | 0.00 | 0.00 | 0.00 |
| TOTAL OF ALL ACCOUNTS | | | | | 249.22 (2) |

Note: Attach a copy of the bank statement and bank reconciliation for each account

AMOUNTS OWED TO OTHERS at the end of the Month (post petition)

| | |
|--|------|
| - Personally (attach list stating who, amount, when due) | |
| - Business (if applicable) (attach list) | |
| TOTAL OWED POST PETITION | 0.00 |

AMOUNTS OWED TO YOU at the end of the Month (both pre and post petition)

| | |
|--|------|
| - Personally (attach list stating who, amount, when due) | |
| - Business (if applicable) (attach list) | |
| TOTAL AMOUNT OWED TO YOU | 0.00 |

NARRATIVE

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

A gift of \$5000 was given by a relative on January 14th (International Wire Transfer)

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

CASH RECEIPTS DETAIL (SEE NOTE A)

For Period: 1/1/2015 to 1/31/2015

(attach additional sheets as necessary)

Debtor In Possession Account:

| Date | Payer | Description | Amount |
|-----------|------------------------------|--------------------------|----------|
| 1/5/2015 | Mohammed Al Samrin | Rental Income/Chambray | 3,900.00 |
| 1/5/2015 | Beverly Meloy | Rent from Nada Apartment | 1,850.00 |
| 1/8/2015 | Bechtel Infrastructure Corp. | Salary Spouse | 1,696.72 |
| 1/14/2015 | Hisham Al-Radaan | Gift | 5,000.00 |
| 1/14/2015 | Horizon Direct Depot | Salary | 3,000.00 |
| 1/22/2015 | Bechtel Infrastructure Corp. | Salary Spouse | 2,273.78 |
| 1/23/2015 | Horizon Direct Depot | Salary | 1,000.00 |
| 1/27/2015 | Paypal | Refund | 75.00 |
| | | | |

Total automatic credits for the month which identify source of deposit

Total Cash Receipts \$ 18,795.50 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Total for all accounts should agree with total cash receipts listed on page 2.

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DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

CASH DISBURSEMENTS DETAIL (SEE NOTE A)

For Period: 1/1/15 to 1/31/15

(attach additional sheets as necessary)

Debtor In Possession Account:

| Date | Check No. | Payee | Description (Purpose) | Amount |
|-----------|-----------|----------------------------|--------------------------------------|----------|
| 1/1/2015 | EFT | Bank-Fund Home Equity Loan | Home Mortgage | 653.33 |
| 1/2/2015 | EFT | Salon Citi | Personal Care | 30.00 |
| 1/2/2015 | EFT | Itunes | Utilities:Cable | 7.99 |
| 1/5/2015 | EFT | 7-Eleven | Food | 23.08 |
| 1/5/2015 | EFT | Cafe China | Food | 50.43 |
| 1/5/2015 | EFT | Sport & Health Club | Personal Care | 129.99 |
| 1/6/2015 | EFT | Giant | Food | 4.59 |
| 1/6/2015 | EFT | Flats Wes Web | Education:Housing | 849.18 |
| 1/8/2015 | 105 | Nada Sabbagh | Pass Through Rent for Nada Apartment | 1,850.00 |
| 1/8/2015 | 106 | Nada Sabbagh | Pass Through Rent for Nada Apartment | 1,850.00 |
| 1/8/2015 | EFT | Cmfg Life Ins | Insurance:Life | 60.00 |
| 1/9/2015 | EFT | Giant | Food | 29.79 |
| 1/12/2015 | EFT | Choice Homes | Housing:Maintenance | 46.04 |
| 1/12/2015 | EFT | Wooden Bakery | Food | 24.93 |
| 1/12/2015 | EFT | H Mart | Food | 75.61 |
| 1/12/2015 | EFT | Burns Brothers Cleaners | Personal Care | 28.20 |
| 1/12/2015 | EFT | Wal-Mart | Food | 50.50 |
| 1/13/2015 | EFT | Lama Sadeq | Education:Housing | 200.00 |
| 1/14/2015 | EFT | Wells Fargo | Bank Charges | 15.00 |
| 1/15/2015 | 107 | BFSFCU Mortgage | Home Mortgage | 2,581.73 |
| 1/15/2015 | EFT | Chevy Chase Bank | Home Mortgage | 7,338.58 |
| 1/15/2015 | EFT | Shiraz Market | Food | 15.35 |
| 1/16/2015 | EFT | Washington Gas | Utilities:Gas | 167.14 |
| 1/20/2015 | EFT | Sanabel | Food | 161.71 |
| 1/20/2015 | 104 | Salon Citi | Personal Care | 30.00 |
| 1/20/2015 | EFT | Sq Jenin Pastry | Food | 57.83 |
| 1/20/2015 | EFT | Paypal | Clothing | 75.00 |

| | | | | |
|-----------|-----|----------------------------|--------------------------|----------|
| 1/20/2015 | EFT | Giant | Food | 57.82 |
| 1/21/2015 | EFT | Moby Dick House Of Kabab | Food | 29.65 |
| 1/23/2015 | EFT | Bank-Fund Home Equity Loan | Home Mortgage | 1,306.66 |
| 1/23/2015 | EFT | 7-Eleven | Food | 53.46 |
| 1/23/2015 | EFT | Lama Sadeq | Education:Housing | 100.00 |
| 1/23/2015 | EFT | US Bankrubtcy Trustee Pay | Legal-Prof. Fees | 650.00 |
| 1/23/2015 | EFT | Flats Wes Line | Education:Housing | 19.09 |
| 1/26/2015 | EFT | Inova | Healthcare:Physician | 13.97 |
| 1/26/2015 | EFT | Cvs | Healthcare:Prescriptions | 40.92 |
| 1/26/2015 | EFT | Vision Of Beauty | Healthcare:Eyecare | 60.00 |
| 1/26/2015 | EFT | Salon Citi | Personal Care | 30.00 |
| 1/26/2015 | EFT | BankUnited FSB | Home Mortgage | 400.00 |
| 1/26/2015 | EFT | Salon Citi | Personal Care | 152.00 |
| 1/27/2015 | EFT | H Mart | Food | 116.50 |
| 1/29/2015 | EFT | MBFS | Auto Payment | 478.91 |
| 1/29/2015 | EFT | Svc Protection Adv | Housing:Maintenance | 25.34 |
| 1/30/2015 | 108 | McLean High School | Education:Fees | 100.00 |
| | | | | |
| | | | | |

Total automatic debits for the month which identify who is paid

Total Cash Disbursements \$ 20,040.32 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Total for all accounts should agree with total cash disbursements listed on page 2.

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INCOME AND DISBURSEMENTS RECAP

Debtor: Haitham Sadeq and Rola Sabba Case Number: 14-13504-RGM

Date Case was filed: September 22, 2014

This form is to be used to record Monthly Operating Reports' Income and Disbursements filed to date. It serves as a running total of overall income, expenses and net income (or loss) for the case.

Year: 2014

| | Income | Expenses | Net Inc/ (Loss) |
|-----|-----------|-----------|-----------------|
| Jan | | | - |
| Feb | | | - |
| Mar | | | - |
| Apr | | | - |
| May | | | - |
| Jun | | | - |
| Jul | | | - |
| Aug | | | - |
| Sep | 4,353.02 | 3,238.56 | 1,114.46 |
| Oct | 16,761.05 | 15,708.09 | 1,052.96 |
| Nov | 16,437.61 | 16,943.07 | (505.46) |
| Dec | 16,487.34 | 16,655.26 | (167.92) |

| | | | |
|-------|-----------|-----------|----------|
| TOTAL | 54,039.02 | 52,544.98 | 1,494.04 |
|-------|-----------|-----------|----------|

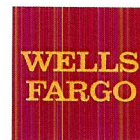
Year: 2015

| | Income | Expenses | Net Inc/ (Loss) |
|--|-----------|-----------|-----------------|
| | 18,795.50 | 20,040.32 | (1,244.82) |
| | | | - |
| | | | - |
| | | | - |
| | | | - |
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| | | | - |
| | | | - |
| | | | - |

| | | | |
|--|-----------|-----------|------------|
| | 18,795.50 | 20,040.32 | (1,244.82) |
|--|-----------|-----------|------------|

Wells Fargo Everyday Checking

Account number: **0679387805** ■ January 1, 2015 - January 31, 2015 ■ Page 1 of 5



HAITHAM S SADEQ
ROLA SABBAGH
DEBTOR IN POSSESSION
CH 11 CASE #14-13504 (EVA)
7121 MERRIMAC DR
MC LEAN VA 22101-3408

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (377)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

| | | | |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking | <input checked="" type="checkbox"/> | Direct Deposit | <input checked="" type="checkbox"/> |
| Online Bill Pay | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements | <input checked="" type="checkbox"/> | Overdraft Protection | <input type="checkbox"/> |
| Mobile Banking | <input checked="" type="checkbox"/> | Debit Card | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service | <input type="checkbox"/> |

Activity summary

| | |
|-------------------------------|-----------------|
| Beginning balance on 1/1 | \$1,494.04 |
| Deposits/Additions | 18,795.50 |
| Withdrawals/Subtractions | - 20,040.32 |
| Ending balance on 1/31 | \$249.22 |

Account number: **0679387805**

HAITHAM S SADEQ
ROLA SABBAGH
DEBTOR IN POSSESSION
CH 11 CASE #14-13504 (EVA)

Virginia account terms and conditions apply

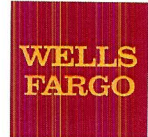
For Direct Deposit use

Routing Number (RTN): 051400549

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

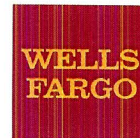
Account number: XXXXXXXXXX 7805 ■ January 1, 2015 - January 31, 2015 ■ Page 2 of 5



Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|------|--------------|---|------------------------|------------------------------|-------------------------|
| 1/2 | | Purchase authorized on 12/31 Salon Citi Fairfax VA S284365737457114 Card 2131 | | 30.00 | |
| 1/2 | | Purchase authorized on 01/01 Apl* iTunes.Com/Bi 866-712-7753 CA S385001197803861 Card 2107 | | 7.99 | |
| 1/2 | | Bill Pay Bank Fund Staff on-Line xxxxxx74200 on 01-02 | | 653.33 | 802.72 |
| 1/5 | | Deposit | 3,900.00 | | |
| 1/5 | | Deposit Made In A Branch/Store | 1,850.00 | | |
| 1/5 | | Purchase authorized on 01/02 Sport&Health Club0 703-637-0563 VA S585002499906394 Card 2107 | | 129.99 | |
| 1/5 | | Purchase authorized on 01/03 Cafe China Mc Lean VA S465003722918936 Card 2131 | | 50.43 | |
| 1/5 | | Purchase authorized on 01/03 7-Eleven McLean VA P0000000140740964 Card 2131 | | 23.08 | 6,349.22 |
| 1/6 | | Purchase authorized on 01/06 Giant 0758 McLean VA P00385006763105597 Card 2107 | | 4.59 | |
| 1/6 | | The Flats at Wes Web Pmts 010615 G8Mm Haitham Sadeq | | 849.18 | 5,495.45 |
| 1/8 | | Bechtel Group IN Corp Pymnt Usp810002523701 Sabbagh, Rola A. | 1,696.72 | | |
| 1/8 | | Cmfg Life Ins CO Life Pymt 150107 51NJ7591907 Haitham S Sadeq | | 60.00 | |
| 1/8 | 105 | Check | | 1,850.00 | |
| 1/8 | 106 | Check | | 1,850.00 | 3,432.17 |
| 1/9 | | Purchase authorized on 01/09 Giant 0758 McLean VA P00465009730539985 Card 2131 | | 29.79 | 3,402.38 |
| 1/12 | | Recurring Payment authorized on 01/09 Choice Home Warran 888-5315403 NJ S585009312831856 Card 2107 | | 46.04 | |
| 1/12 | | Purchase authorized on 01/09 Burns Brothers Cle McLean VA S005009588099562 Card 2131 | | 28.20 | |
| 1/12 | | Purchase authorized on 01/09 Wooden Bakery Vienna VA S585009723338970 Card 2107 | | 24.93 | |
| 1/12 | | Purchase authorized on 01/11 WM Superc Wal-Mart Sup Vienna VA P00000000454028712 Card 2131 | | 50.50 | |
| 1/12 | | Purchase authorized on 01/12 H Mart Falls Churc Falls Church VA P00465013053555870 Card 2107 | | 75.61 | 3,177.10 |
| 1/13 | | Transfer to Sadeq Lama Ref #Ppe8Hsvly School Via Mobile | | 200.00 | 2,977.10 |
| 1/14 | | WT Fed#07070 Uae Exchange Cente /Org=Hisham R A AL Radaan Srff# 0114548187017319 Trn#150114092333 Rfb# | 5,000.00 | | |
| 1/14 | | Edeposit IN Branch/Store 01/14/15 03:42:30 Pm 6844 Old Dominion Dr McLean VA 7805 | 3,000.00 | | |
| 1/14 | | Wire Trans Svc Charge - Sequence: 150114092333 Srff# 0114548187017319 Trn#150114092333 Rfb# | | 15.00 | 10,962.10 |
| 1/15 | | Purchase authorized on 01/13 Shiraz Market Vienna VA S465013650487306 Card 2107 | | 15.35 | 10,946.75 |
| 1/16 | | Bill Pay Washington Gas on-Line xxxxx10038 on 01-16 | | 167.14 | 10,779.61 |
| 1/20 | | Purchase authorized on 01/17 Salon Citi Fairfax VA S085017642093596 Card 2131 | | 30.00 | |
| 1/20 | | Purchase authorized on 01/18 Sq *Jenin Pastry Bailey's Cros VA S385019061649488 Card 2107 | | 57.83 | |
| 1/20 | | Purchase authorized on 01/19 Paypal *Webassign 800-955-8275 NC S465019638985846 Card 2107 | | 75.00 | |
| 1/20 | | Purchase authorized on 01/19 Sanabel LLC Oakton VA S465019733230844 Card 2131 | | 161.71 | |
| 1/20 | | Purchase authorized on 01/19 Giant 0763 E Vienna VA P00305019763517409 Card 2131 | | 57.82 | |
| 1/20 | | Capital One Mtg Pmts 011515 0535042063 Haitham Sadeq | | 7,338.58 | 3,058.67 |
| 1/21 | | Purchase authorized on 01/19 Moby Dick House of McLean VA S585019815384561 Card 2131 | | 29.65 | |
| 1/21 | 107 | Check | | 2,581.73 | 447.29 |
| 1/22 | | Bechtel Group IN Corp Pymnt Usp810002535719 Sabbagh, Rola A. | 2,273.78 | | 2,721.07 |

Account number: **17537805** ■ January 1, 2015 - January 31, 2015 ■ Page 3 of 5



Transaction history (continued)

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|-------------------------------|--------------|---|------------------------|------------------------------|-------------------------|
| 1/23 | | Horizon Direct D Pers Disb 150123 858287 Rola Sabbagh | 1,000.00 | | |
| 1/23 | | Purchase authorized on 01/23 7-Eleven Reston VA P0000000447396169 Card 2131 | | 53.46 | |
| 1/23 | | Transfer to Sadeq Lama Ref #Ppe5Lvbpgx Via Mobile | | 100.00 | |
| 1/23 | | Bill Pay The Flats at Wes on-Line xxxx-xxxx70-001 on 01-23 | | 19.09 | |
| 1/23 | | Bill Pay U.S. Trustee Pay on-Line xxxxx13504 on 01-23 | | 650.00 | 2,898.52 |
| 1/26 | | Purchase authorized on 01/23 Inova - Fair O0020 Fairfax VA S465024018885215 Card 2131 | | 13.97 | |
| 1/26 | | Purchase authorized on 01/23 Cvs 01397 01397--1452 McLean VA P00465024117453844 Card 2107 | | 40.92 | |
| 1/26 | | Purchase authorized on 01/24 Salon Citi Fairfax VA S005024730777808 Card 2131 | | 30.00 | |
| 1/26 | | Purchase authorized on 01/24 Salon Citi Fairfax VA S005024734029267 Card 2131 | | 152.00 | |
| 1/26 | | Purchase authorized on 01/24 Vision of Beauty Vienna VA S465025000329717 Card 2131 | | 60.00 | |
| 1/26 | | Bill Pay BankUnited FSB on-Line xx48869 on 01-26 | | 400.00 | |
| 1/26 | | Bill Pay Bank Fund Staff on-Line xxxxxx74200 on 01-26 | | 1,306.66 | 894.97 |
| 1/27 | | Purchase Return authorized on 01/26 Paypal *Webassign 800-955-8275 NC S625027552774979 Card 2107 | 75.00 | | |
| 1/27 | | Purchase authorized on 01/27 H Mart Falls Churc Falls Church VA P00385027639085871 Card 2107 | | 116.50 | 853.47 |
| 1/29 | | Purchase authorized on 01/28 Svc*Protection-ADV 800-626-2224 GA S465028200111399 Card 2107 | | 25.34 | |
| 1/29 | | Bill Pay Mercedes-Benz Fi on-Line xxxxx71357 on 01-29 | | 478.91 | 349.22 |
| 1/30 | 108 | Check | | 100.00 | 249.22 |
| Ending balance on 1/31 | | | | | 249.22 |
| Totals | | | \$18,795.50 | \$20,040.32 | |

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

| Number | Date | Amount | Number | Date | Amount | Number | Date | Amount |
|--------|------|----------|--------|------|----------|--------|------|--------|
| 105 | 1/8 | 1,850.00 | 107 | 1/21 | 2,581.73 | 108 | 1/30 | 100.00 |
| 106 | 1/8 | 1,850.00 | | | | | | |

Monthly service fee summary

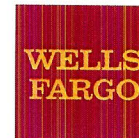
For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

| | | |
|---|--------------------------------------|--|
| Fee period 01/01/2015 - 01/31/2015 | Standard monthly service fee \$10.00 | You paid \$0.00 |
| How to avoid the monthly service fee | Minimum required | This fee period |
| Have any ONE of the following account requirements | | |
| • Minimum daily balance | \$1,500.00 | \$249.22 <input type="checkbox"/> |
| • Total amount of qualifying direct deposits | \$500.00 | \$4,970.50 <input checked="" type="checkbox"/> |
| • Total number of posted Wells Fargo Debit Card purchases and/or payments | 10 | 27 <input checked="" type="checkbox"/> |
| • The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card | | |

Monthly service fee discount(s) (applied when box is checked)

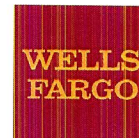
Age of primary account owner is 17 - 24 (\$5.00 discount) ☐
RC/RC

Account number: **7805** ■ January 1, 2015 - January 31, 2015 ■ Page 4 of 5



IMPORTANT ACCOUNT INFORMATION

The following information is provided to help clarify an existing fee waiver associated with Overdraft fees. The benefit has not changed. At the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by \$5 or less, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.



Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

\$ |

| Description | Amount |
|--------------|-----------|
| | |
| | |
| | |
| | |
| Total | \$ |

= \$ |

[illegible]

= \$ _____

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

1. Tell us your name and account number (if any).

2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Checking 7805
2/12/2015

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Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

| | | | |
|-----------------------------------|----|-------|------------|
| Previous Balance: | | | 1,494.04 |
| Checks and Payments | 44 | Items | -20,040.32 |
| Deposits and Other Credits | 8 | Items | 18,795.50 |
| Service Charge | 0 | Items | 0.00 |
| Interest Earned | 0 | Items | 0.00 |
| Ending Balance of Bank Statement: | | | 249.22 |

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

| | | | |
|-----------------------------------|----|-------|------------|
| Cleared Balance: | | | 249.22 |
| Checks and Payments | 0 | Items | 0.00 |
| Deposits and Other Credits | 0 | Items | 0.00 |
| Register Balance as of 1/31/2015: | | | 249.22 |
| Checks and Payments | 27 | Items | -28,209.25 |
| Deposits and Other Credits | 10 | Items | 17,612.02 |
| Register Ending Balance: | | | -10,348.01 |

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2/12/2015

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Cleared Transaction Detail

| Date | Num | Payee | Memo | Category | Clr | Amount |
|-----------------------------------|-------|----------------------------|---------------------------|--------------------------|-----|------------|
| Cleared Checks and Payments | | | | | | |
| 1/1/2015 | | Bank-Fund Home Equity L... | Principal | [BFSFCU Home Equity] | R | -653.33 |
| 1/2/2015 | | Salon Citi | PURCHASE 12/31 FAIR... | Personal Care:Hair Care | R | -30.00 |
| 1/2/2015 | | Itunes | PURCHASE 01/01 866-... | Leisure:Entertaining | R | -7.99 |
| 1/5/2015 | | 7-Eleven | PURCHASE 01/03 MCL... | Food | R | -23.08 |
| 1/5/2015 | | Cafe China | PURCHASE 01/03 MC L... | Food | R | -50.43 |
| 1/5/2015 | | Sport & Health Club | PURCHASE 01/02 703... | Leisure:Entertaining | R | -129.99 |
| 1/6/2015 | | Giant | PURCHASE 01/06 MCL... | Food | R | -4.59 |
| 1/6/2015 | | Flats Wes Web | WEB PMTS 010615 G8... | Education:Housing | R | -849.18 |
| 1/8/2015 | | Cmfg Life Ins | LIFE PYMT 150107 51N... | Insurance:Life | R | -60.00 |
| 1/8/2015 | 105 | Nada Sabbagh | 1323739 CUST. CHEC... | [Nada Sabbagh] | R | -1,850.00 |
| 1/8/2015 | 106 | Nada Sabbagh | September Rent | [Nada Sabbagh] | R | -1,850.00 |
| 1/9/2015 | | Giant | PURCHASE 01/09 MCL... | Food | R | -29.79 |
| 1/12/2015 | | Choice Homes | RECURRING PAYMENT... | Housing:Maintenance | R | -46.04 |
| 1/12/2015 | | Wooden Bakery | PURCHASE 01/09 VIEN... | Food | R | -24.93 |
| 1/12/2015 | | H Mart | PURCHASE 01/12 FALL... | Food | R | -75.61 |
| 1/12/2015 | | Burns Brothers Cleaners | PURCHASE 01/09 MCL... | Miscellaneous:Dry Cle... | R | -28.20 |
| 1/12/2015 | | Wal-Mart | PURCHASE 01/11 VIEN... | Food | R | -50.50 |
| 1/13/2015 | TXFR | Lama Sadeq | TRANSFER REF #PPE8... | Education:Housing | R | -200.00 |
| 1/14/2015 | | Wells Fargo | CHARGE - SEQUENCE... | Bank Charges | R | -15.00 |
| 1/15/2015 | Sched | Chevy Chase Bank | N/A | [Chevy Chase FSB Mo... | R | -7,338.58 |
| 1/15/2015 | | Shiraz Market | PURCHASE 01/13 VIEN... | Food | R | -15.35 |
| 1/15/2015 | 107 | BFSFCU Mortgage | | [BFSFCU Mortgage] | R | -2,581.73 |
| 1/16/2015 | | Washington Gas | xxxxx10038 ON 01-16 | Housing:Utilities | R | -167.14 |
| 1/20/2015 | | Sanabel | PURCHASE 01/19 OAK... | Food:Groceries | R | -161.71 |
| 1/20/2015 | | Salon Citi | PURCHASE 01/17 FAIR... | Personal Care:Hair Care | R | -30.00 |
| 1/20/2015 | | Sq Jenin Pastry | PURCHASE 01/18 Baile... | Food | R | -57.83 |
| 1/20/2015 | | Paypal | PURCHASE 01/19 800-... | Clothing | R | -75.00 |
| 1/20/2015 | | Giant | PURCHASE 01/19 E VI... | Food | R | -57.82 |
| 1/21/2015 | | Moby Dick House Of Kabab | PURCHASE 01/19 MCL... | Food | R | -29.65 |
| 1/23/2015 | | Bank-Fund Home Equity L... | Principal | [BFSFCU Home Equity] | R | -1,306.66 |
| 1/23/2015 | | 7-Eleven | PURCHASE 01/23 RES... | Food | R | -53.46 |
| 1/23/2015 | TXFR | Lama Sadeq | TRANSFER REF #PPE5... | Education:Housing | R | -100.00 |
| 1/23/2015 | | US Bankrubtcy Trustee Pay | ON-LINE xxxxx13504 O... | Legal-Prof. Fees | R | -650.00 |
| 1/23/2015 | | Flats Wes Line | ON-LINE xxxx-xxxxx70-0... | Education:Housing | R | -19.09 |
| 1/26/2015 | | Inova | PURCHASE 01/23 FAIR... | Healthcare:Physician | R | -13.97 |
| 1/26/2015 | | Cvs | PURCHASE 01/23 MCL... | Healthcare:Prescriptions | R | -40.92 |
| 1/26/2015 | | Vision Of Beauty | PURCHASE 01/24 VIEN... | Healthcare:Eyecare | R | -60.00 |
| 1/26/2015 | | Salon Citi | PURCHASE 01/24 FAIR... | Personal Care:Hair Care | R | -30.00 |
| 1/26/2015 | | BankUnited FSB | xx48869 ON 01-26 | [Bank United] | R | -400.00 |
| 1/26/2015 | | Salon Citi | PURCHASE 01/24 FAIR... | Personal Care:Hair Care | R | -152.00 |
| 1/27/2015 | | H Mart | PURCHASE 01/27 FALL... | Food | R | -116.50 |
| 1/29/2015 | Sched | MBFS | | [MBFS] | R | -478.91 |
| 1/29/2015 | | Svc Protection Adv | PURCHASE 01/28 800-... | Housing:Maintenance | R | -25.34 |
| 1/30/2015 | 108 | McLean High School | 1323739 CUST. CHEC... | Education:Fees | R | -100.00 |
| Total Cleared Checks and Payments | | | | 44 Items | | -20,040.32 |

Cleared Deposits and Other Credits

| | | | | |
|-----------|------------------------------|---------------------------|---|----------|
| 1/3/2015 | Mohammed Al Samrin | Rental Income/Chambr... | R | 3,900.00 |
| 1/5/2015 | Beverly Melloy | [Nada Sabbagh] | R | 1,850.00 |
| 1/9/2015 | Bechtel Infrastructure Corp. | Salary Spouse | R | 1,696.72 |
| 1/14/2015 | Horizon Direct Depot | 01/14/15 03:42:30 PM 6... | R | 3,000.00 |
| 1/14/2015 | Hisham Radan | /ORG=HISHAM R A AL ... | R | 5,000.00 |
| 1/23/2015 | Bechtel Infrastructure Corp. | Salary Spouse | R | 2,273.78 |
| 1/23/2015 | Horizon Direct Depot | PERS DISB 150123 858... | R | 1,000.00 |
| 1/27/2015 | Paypal | PURCHASE RETURN 0... | R | 75.00 |

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Cleared Transaction Detail

| Date | Num | Payee | Memo | Category | Clr | Amount |
|--|-----|-------|------|----------|-----|-----------|
| Total Cleared Deposits and Other Credits | | | | 8 Items | | 18,795.50 |
| Total Cleared Transactions | | | | 52 Items | | -1,244.82 |

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Uncleared Transaction Detail up to 1/31/2015

| Date | Num | Payee | Memo | Category | Clr | Amount |
|--|-----|-------|------|----------|---------|--------|
| Uncleared Checks and Payments | | | | | | |
| Total Uncleared Checks and Payments | | | | | 0 Items | 0.00 |
| Uncleared Deposits and Other Credits | | | | | | |
| Total Uncleared Deposits and Other Credits | | | | | 0 Items | 0.00 |
| Total Uncleared Transactions | | | | | 0 Items | 0.00 |

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Uncleared Transaction Detail after 1/31/2015

| Date | Num | Payee | Memo | Category | Clr | Amount |
|--|-------|------------------------------|---------------------------|---------------------------|-----|------------|
| Uncleared Checks and Payments | | | | | | |
| 2/1/2015 | Sched | Bank of America | Account No. 630100256... | [BOA Range Rover2011] | | -761.85 |
| 2/1/2015 | | Bank-Fund Home Equity L... | Principal | [BFSFCU Home Equity] | c | -653.33 |
| 2/1/2015 | Sched | BFSFCU Mortgage | xxx40850 ON 02-06 | [BFSFCU Mortgage] | c | -2,581.73 |
| 2/1/2015 | Sched | Bank of America | Account No. 630100256... | [BOA Range Rover2011] | c | -761.85 |
| 2/2/2015 | Sched | BankUnited FSB | N/A | [Bank United] | | -403.13 |
| 2/2/2015 | Print | Fairfax Water | xxxxxxx81469 ON 02-02 | Housing:Utilities | c | -152.50 |
| 2/2/2015 | | Salon Citi | PURCHASE 01/30 FAIR... | Personal Care:Hair Care | c | -30.00 |
| 2/3/2015 | | Sunoco | PURCHASE 02/03 MC L... | Cavalier Construction:... | c | -13.00 |
| 2/3/2015 | TXFR | Sadeq Lama Transfer | TRANSFER REF #PPEK... | | c | -250.00 |
| 2/4/2015 | | Dominian Power | ON-LINE xxxxx42959 O... | Utilities:Electricity | c | -344.14 |
| 2/4/2015 | | Flats Wes Web | WEB PMTS 020415 SC... | Education:Housing | c | -930.00 |
| 2/4/2015 | | Sport & Health Club | PURCHASE 02/03 703-... | Leisure:Entertaining | c | -129.99 |
| 2/5/2015 | Sched | Chevy Chase Bank | N/A | [Chevy Chase FSB Mo... | | -7,323.20 |
| 2/9/2015 | | Mohammad Al-Dalli | for service on 8/27/13 | Healthcare:Physician | c | -25.00 |
| 2/9/2015 | | Mohammad Al-Dalli | for service on 10/29/14 | Healthcare:Physician | c | -25.00 |
| 2/9/2015 | | Univ Virginia Ebill | EBILL PMTS 150206 26... | | c | -100.00 |
| 2/10/2015 | | Choice Homes | RECURRING PAYMENT... | Housing:Maintenance | c | -46.04 |
| 2/10/2015 | | Costco | PURCHASE 02/10 FAIR... | Food | c | -225.65 |
| 2/10/2015 | | Cmfg Life Ins | LIFE PYMT 150209 51N... | Insurance:Life | c | -60.00 |
| 2/15/2015 | Sched | MBFS | | [MBFS] | | -486.75 |
| 2/15/2015 | | Bank-Fund Home Equity L... | Principal | [BFSFCU Home Equity] | | -653.33 |
| 2/28/2015 | | Bank-Fund Home Equity L... | Principal | [BFSFCU Home Equity] | | -653.33 |
| 2/28/2015 | Sched | MBFS | | [MBFS] | | -486.75 |
| 3/1/2015 | Sched | BFSFCU Mortgage | | [BFSFCU Mortgage] | | -2,624.50 |
| 3/1/2015 | Sched | Bank of America | Account No. 630100256... | [BOA Range Rover2011] | | -761.85 |
| 3/2/2015 | Sched | BankUnited FSB | N/A | [Bank United] | | -403.13 |
| 3/5/2015 | Sched | Chevy Chase Bank | N/A | [Chevy Chase FSB Mo... | | -7,323.20 |
| Total Uncleared Checks and Payments | | | | 27 Items | | -28,209.25 |
| Uncleared Deposits and Other Credits | | | | | | |
| 2/3/2015 | | Mohammed Al Samrin | 02/02/15 03:34:25 PM 6... | Rental Income/Chambr... | c | 3,900.00 |
| 2/5/2015 | | Deposit Made In | | | c | 1,850.00 |
| 2/5/2015 | | Bechtel Infrastructure Corp. | CORP PYMNT USP810... | Wages & Salary:Gross... | c | 1,596.19 |
| 2/6/2015 | | Bechtel Infrastructure Corp. | | Salary Spouse | | 1,646.17 |
| 2/9/2015 | | Aetna | | Insurence Rebursem... | | 83.50 |
| 2/9/2015 | | Aetna | | Insurence Rebursem... | | 204.47 |
| 2/10/2015 | | Edeposit In Branch | 02/10/15 12:18:59 PM 6... | | c | 1,139.35 |
| 2/20/2015 | | Bechtel Infrastructure Corp. | | Salary Spouse | | 1,646.17 |
| 3/3/2015 | | Mohammed Al Samrin | | Rental Income/Chambr... | | 3,900.00 |
| 3/6/2015 | | Bechtel Infrastructure Corp. | | Salary Spouse | | 1,646.17 |
| Total Uncleared Deposits and Other Credits | | | | 10 Items | | 17,612.02 |
| Total Uncleared Transactions | | | | 37 Items | | -10,597.23 |